

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Diane Turner
DebtorCase No. 15-12372-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 13

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db +Diane Turner, 1060 Redtail Road, Audubon, PA 19403-1841
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 13543250 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13516647 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 29 2020 04:37:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2020 04:37:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 29 2020 04:37:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13971862 +E-mail/Text: nickf@ctfasset.com Aug 29 2020 04:37:43 2005 Residential Trust 3-1,
 117 Wrangler Drive, Suite 100, Coppell, TX 75019-4711
 13516533 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 29 2020 04:46:23 CACH, LLC,
 PO Box 10587, Greenville, SC 29603-0587
 13511365 EDI: DISCOVER.COM Aug 29 2020 08:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13550136 +EDI: IRS.COM Aug 29 2020 08:28:00 Internal Revenue Service, P O Box 7346,
 Philadelphia, PA 19101-7346
 13603483 EDI: PRA.COM Aug 29 2020 08:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13539836 +E-mail/Text: bncmail@w-legal.com Aug 29 2020 04:37:15 The Bank of New York Mellon,
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14059365 The Bank of New York Mellon f/k/a The Bank of New

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com
 ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon FKA The Bank Of Newyork,
 etal paeb@fedphe.com
 ANTHONY ST. JOSEPH on behalf of Creditor United States on behalf of Internal Revenue Service
 anthony.stjoseph@usdoj.gov, mardella.suarez@usdoj.gov, CaseView.ECF@usdoj.gov
 CHARLENE KELLER FULLMER on behalf of Creditor United States on behalf of Internal Revenue
 Service Charlene.Fullmer@usdoj.gov, deshayla.avant@usdoj.gov, caseview.ecf@usdoj.gov
 CHARLES GRIFFIN WOHLRAB on behalf of Creditor THE BANK OF NEW YORK MELLON
 cwohrlab@rascrane.com
 DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage, LLC BNCmail@w-legal.com,
 DanS@w-legal.com
 JENNIFER ROSE GORCHOW on behalf of Defendant BANK OF AMERICA, N.A. paeb@fedphe.com
 JENNIFER ROSE GORCHOW on behalf of Defendant THE BANK OF NEW YORK MELLON FKA THE BANK OF
 NEWYORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF THE
 CERTIFICATE HOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING PROPERTY EQUI paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JENNIFER ROSE GORCHOW on behalf of Creditor The Bank of New York Mellon et. al.
paeb@fedphe.com
JOSEPH ANGE DESOYE on behalf of Creditor The Bank of New York Mellon et. al. paeb@fedphe.com
JOSEPH ANGE DESOYE on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New
York et al. paeb@fedphe.com
JOSHUA I. GOLDMAN on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York
et al. Josh.Goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com
JOSHUA I. GOLDMAN on behalf of Creditor The Bank of New York Mellon et al...
Josh.Goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com
KEVIN M. BUTTERY on behalf of Creditor The Bank of New York Mellon, as Trustee for Structured
Asset Mortgage Investments II Trust 2006-AR3 Mortgage Pass-Through Certificates Series 2006-AR3
cdigianantonio@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
KYLE LAMAR BISHOP on behalf of Defendant UNITED STATES OF AMERICA kyle.l.bishop@usdoj.gov,
eastern.taxcivil@usdoj.gov
KYLE LAMAR BISHOP on behalf of Creditor United States on behalf of Internal Revenue Service
kyle.l.bishop@usdoj.gov, eastern.taxcivil@usdoj.gov
MARIO J. HANYON on behalf of Creditor The Bank of New York Mellon FKA The Bank Of New York,
etal paeb@fedphe.com
MARTIN A. MOONEY on behalf of Creditor 2005 Residential Trust 3-1 lgadomski@schillerknapp.com,
kcollins@schillerknapp.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of
New York as Successor in Interest to JP Morgan Chase Bank, N.A. as Trustee
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor The Bank of New York Mellon, as Trustee for
Structured Asset Mortgage Investments II Trust 2006-AR3 Mortgage Pass-Through Certificates
Series 2006-AR3 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmil@readingchl3.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon, as Trustee for
Structured Asset Mortgage Investments II Trust 2006-AR3 Mortgage Pass-Through Certificates
Series 2006-AR3 bkggroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York
et al. bkggroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, as Trustee for Structured
Asset Mortgage Investments II Trust 2006-AR3 Mortgage Pass-Through Certificates Series 2006-AR3
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WAVERLEY MADDEN on behalf of Attorney Waverley Madden maddenlaw@outlook.com,
r63204@notify.bestcase.com
WAVERLEY MADDEN on behalf of Debtor Diane Turner maddenlaw@outlook.com,
r63204@notify.bestcase.com
WAVERLEY MADDEN on behalf of Plaintiff Diane Turner maddenlaw@outlook.com,
r63204@notify.bestcase.com

TOTAL: 30

Information to identify the case:					
Debtor 1	<u>Diane Turner</u>			Social Security number or ITIN	xxx-xx-9706
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 15-12372-amc					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Turner

8/27/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.